



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Bent et al.
Assignee: Reserve Solutions, Inc.
Application No.: 10/092,279
Filing Date: March 6, 2002
For: SYSTEMS AND METHODS FOR PROVIDING LOAN
MANAGEMENT FROM CASH OR DEFERRED
INCOME ARRANGEMENTS
Examiner: Harish T. Dass
Group Art Unit: 3628
Confirmation No.: 7722
Customer No.: 27,623

Attorney Docket No. 0001815USU/2056

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

**REVOCATION OF PREVIOUS POWERS AND APPOINTMENT OF
NEW POWERS OF ATTORNEY WITH CERTIFICATE UNDER 37 CFR §3.73(b)**

Dear Sir:

I, Mark Vernaglia, as President of the Assignee identified above, hereby revoke all previous Powers of Attorney for this patent application, and hereby appoint the following attorneys to maintain and prosecute this application and to transact all business in the U.S. Patent and Trademark Office in connection therewith.

Paul D. Greeley	Reg. No. 31,019
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U.S. Serial No. 10/092,279
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CERTIFICATE UNDER 37 CFR §3.73(b)

Reserve Solutions, Inc., a Delaware corporation having its principal offices at 1250 Broadway, New York, New York 10001 certifies that it is the Assignee of the entire right, title and interest in the patent application identified above by virtue of either:

A. [XXX] An assignment from the inventor(s) of the patent application identified above. The assignment was recorded in the Patent and Trademark Office at Reel 013053/Frame 0129, for which a copy thereof is attached.

OR

B. [] A chain of title from the inventor(s) of the patent application identified above to the current assignee as shown below:

1. From: _____ To: _____

The document was recorded in the Patent and Trademark Office at Reel _____, Frame _____, or for which a copy thereof is attached.

2. From: _____ To: _____

The document was recorded in the Patent and Trademark Office at Reel _____, Frame _____, or for which a copy thereof is attached.

[] Additional documents in the chain of title are listed on a supplemental sheet attached hereto.

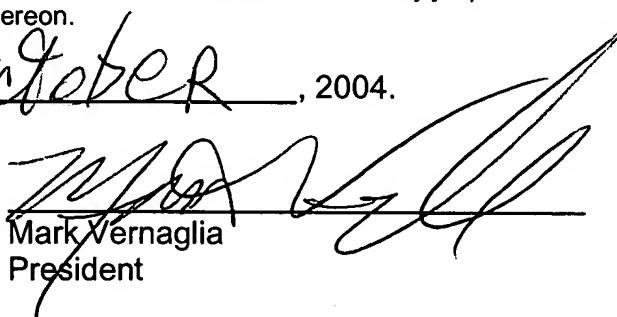
[] Copies of assignments or other documents in the chain of title are attached.

The undersigned has reviewed all the documents in the chain of title of the patent application identified above and, to the best of the undersigned's knowledge and belief, title is in the assignee identified above. The undersigned (whose title is supplied below) is empowered to act on behalf of the assignee.

I hereby declare that all statements made herein are true, and that all statements made on information and belief are believed to be true; and further, that these statements are made with the knowledge that willful false statements, and the like so made, are punishable by fine or imprisonment, or both, under §1001, Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

Executed this 4 day of October, 2004.

By:


Mark Vernaglia
President